

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Julia A Bowens

Debtor(s)

Case No. 15 B 42769

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/19/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 02/18/2016.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 4.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$0.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$0.00**

Attorney fees paid and disclosed by debtor: **\$0.00**

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Ally Financial	Secured	6,080.80	5,469.16	5,469.16	0.00	0.00
Altair OH XIII	Unsecured	2,528.41	NA	NA	0.00	0.00
Altair OH XIII	Unsecured	9,250.91	NA	NA	0.00	0.00
American Express	Unsecured	31,526.84	NA	NA	0.00	0.00
Bank of America	Unsecured	10,061.00	NA	NA	0.00	0.00
Capital One	Unsecured	277.00	NA	NA	0.00	0.00
Capital One	Unsecured	863.72	NA	NA	0.00	0.00
Capital One Bank USA NA	Unsecured	282.19	NA	NA	0.00	0.00
Capital One Bank USA NA	Unsecured	1,005.00	NA	NA	0.00	0.00
Capital One Bank USA NA	Unsecured	1,520.45	NA	NA	0.00	0.00
Carsons	Unsecured	527.00	NA	NA	0.00	0.00
Chase	Unsecured	1,364.00	NA	NA	0.00	0.00
Check N Go	Unsecured	2,500.00	NA	NA	0.00	0.00
Citi Bank	Unsecured	1,885.00	NA	NA	0.00	0.00
Citi Bank	Unsecured	2,446.00	NA	NA	0.00	0.00
City of Chicago	Unsecured	976.00	NA	NA	0.00	0.00
Dillard	Unsecured	395.00	NA	NA	0.00	0.00
Fifth Third Bank	Unsecured	5,462.45	NA	NA	0.00	0.00
GEMB/ TJX COS	Unsecured	445.00	NA	NA	0.00	0.00
GEMB/JC Penney	Unsecured	1,411.19	NA	NA	0.00	0.00
Great Lakes CU	Secured	8,328.21	7,557.66	7,557.66	0.00	0.00
Illinois Dept of Revenue	Priority	400.00	NA	NA	0.00	0.00
One Main	Unsecured	14,079.00	NA	NA	0.00	0.00
Quantum Group	Unsecured	1,272.73	NA	NA	0.00	0.00
Quantum Group	Unsecured	635.39	NA	NA	0.00	0.00
Quantum Group	Unsecured	576.21	NA	NA	0.00	0.00
Quantum Group	Unsecured	4,801.84	NA	NA	0.00	0.00
Quantum3 Group	Secured	2,000.00	4,468.54	4,468.54	0.00	0.00
Shell	Unsecured	635.00	NA	NA	0.00	0.00
Social Security Administration	Unsecured	798.00	NA	NA	0.00	0.00
TD Bank	Unsecured	1,218.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US Bank	Unsecured	2,968.78	NA	NA	0.00	0.00
Vanderbilt Mortgage	Secured	11,000.00	14,523.30	11,000.00	0.00	0.00
Vanderbilt Mortgage	Secured	82,551.75	80,541.76	80,541.76	0.00	0.00
Wells Fargo Bank	Unsecured	4,056.32	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$80,541.76	\$0.00	\$0.00
Mortgage Arrearage	\$11,000.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$13,026.82	\$0.00	\$0.00
All Other Secured	\$4,468.54	\$0.00	\$0.00
TOTAL SECURED:	\$109,037.12	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$0.00	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$0.00</u>
Disbursements to Creditors	<u>\$0.00</u>
TOTAL DISBURSEMENTS :	<u>\$0.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/02/2016

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.